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FROM:	Mark A. Haynes
CLIENT/MATTER:	Application No. 09/706,370 (AIDT 1000-1)
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Application No. 09/706,370

AIDT 1000-1

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I hereby certify that this correspondence is being facsimile
transmitted to Examiner Ella Colbert, Art Unit 3624

United States Patent and Trademark Office at Fax No. 571.273.8300 on 3 November 2005

Tracy Horne
Tracy Horne

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of inventor(s):

Len L. Mizrah

Application No. **09/706,370**

Confirmation No. **6463**

Filing Date: **3 November 2000**

Title: **System and Method for Private and
Secure Financial Transactions**

Group Art Unit: 3624

Examiner: Ella Colbert

CUSTOMER NO. 22470

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICIAL ACTION

Sir:

In response to the Official Action mailed 4 October 2005, Applicant requests
consideration of the following remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 3 of this paper.

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